

Most Frequently Asked Questions About Pell Grants from Currently and Formerly Incarcerated Students and Alumni

Passed in December 2020, the FAFSA Simplification Act amendments eliminate the 1994 ban on Pell Grants for students in state and federal prisons; incarcerated students who enroll in approved prison education programs will be able to access Pell beginning in 2023.¹ From fall 2021 to spring 2022, the Research Collaborative on Higher Education in Prison at the University of Utah conducted 21 focus groups with over 100 currently or formerly incarcerated students and alumni. These students are among the few who have already received Pell Grants through the Second Chance Pell Experiment, launched in 2015. Below are the most frequently asked questions and answers from student and alumni focus groups, using the best available information as of October 2022. The larger project from which these data are drawn, *Exploring the Experiences of Participants in Second Chance Pell*, is a mixed methods research study examining the implementation and facilitation of the Second Chance Pell Experiment.²

A note for currently incarcerated people: Our team recognizes that you likely have limited phone and internet access to be able to use the numbers and websites included in this brief. We retain them here in the hopes that prison higher education leaders and/or friends and family might be able to assist you. Where possible, we have listed physical mailing addresses through which you can obtain information, but there are few of these addresses available. Advocates (including our team) are currently calling for staff with the Department of Education to create processes that take into account the extreme limitations that incarcerated students face in their efforts to access information and postsecondary educational opportunities. If you wish to add your voice to this effort, you can write to the Department of Education at: U.S. Department of Education, 400 Maryland Avenue, SW, Washington, D.C. 20202.

#1

What is the Pell Grant? Pell Grants are a form of need-based federal student aid. The Pell Grant is not a loan that you have to repay. For the 2021-2022 school year, the maximum Pell amount is \$6,495. Under current law, the amount you receive depends on the number of credit hours in which you enroll, the cost of attendance (COA) at the school you attend, and your expected family contribution (EFC). (In 2023, the EFC will shift to a similarly calculated figure, your Student Aid Index or SAI). For example, currently, if the COA at your institution is between \$3000 and 3099 and your EFC is between \$1001 and \$1100, you will receive \$2000 in Pell funds.

#2

Am I eligible for a Pell Grant? Eligibility for Pell Grants is based on your financial need and not your status as an incarcerated person or Veteran. To receive a Pell Grant, you must be a U.S. citizen or an eligible noncitizen with a valid Social Security number and enrolled in an eligible certificate or degree program. A high school diploma or high school equivalency (e.g. HiSET or GED) certificate is required unless you can access an “ability-to-benefit alternative” by passing an approved test administered by your college or by completing six credit hours of degree or certificate coursework (you may not receive financial aid while you complete this coursework). You must sign the certification statement on the Free Application for Federal Student Aid (FAFSA) stating that you are not in default on a federal student loan, do not owe money on a federal student grant, and will use federal student aid only for educational purposes. If you are under 24, the amount of Pell you receive will depend on your parents’

income, and you will need to obtain appropriate documentation to complete the FAFSA and receive Pell. If you think you have a student loan in default, you can contact your loan servicer to learn if you are in default and how to access good standing so that you can become eligible to receive Pell funding. If you do not know who your loan servicer is, you can call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243. There may be other specific circumstances (e.g. marital status, work release wages, etc.) that impact your eligibility as well.

#3 How/can I access Pell Grants once I am released? Once you are released, you can access Pell funding if you have lifetime eligibility remaining (see question 5 below), continue to meet the income requirements, and enroll in an eligible institution of higher education. You can access Pell at any eligible college or university; you do not have to continue to enroll in the same institution you attended while incarcerated to receive a Pell Grant. You must continue to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa>. Once you are released, you may find that you are able to receive other forms of federal and state aid besides a Pell Grant upon filling out the FAFSA. Please note that you should never have to pay to complete the FAFSA; applying is always free. The application will ask which colleges or universities you would like to receive your FAFSA information. You can list up to four institutions on the paper FAFSA and up to ten online; you do not have to be admitted to include these schools on your application, but you do have to designate the schools to have aid disbursed through them. The order in which you list schools can impact the state-level aid that you receive; you can find more information for your state here: <https://studentaid.gov/apply-for-aid/fafsa/filling-out/school-list>. You will need to enter a six-digit federal school code for each institution, which you can find at fafsa.gov/schoolsearch or by calling 1-800-433-3243. If you do not have the code, you can instead list the name, address, city, and state for the school. Remember that the Pell grant is awarded on the basis of an academic year (for example, the 2022-2023 financial aid award year includes the Fall 2022, Spring 2023, and Summer 2023 semesters; the 2023-2024 award year includes Fall 2023, Spring 2024, and Summer 2024). If you decide to transfer schools in the middle of an award year, consult with financial aid staff at the institution you previously attended and the one you plan to attend to meet necessary deadlines and provide documentation (<https://studentaid.gov/resources/transfer-students>). If you are released during the middle of a term, contact higher education program staff about how to finish coursework for that term.

#4 I am being transferred to another prison. Can I continue my postsecondary education there using Pell? If you are in the middle of completing a postsecondary credential during incarceration, the prison to which you are being transferred may or may not have an approved program available for you to finish that credential. The prison may have other postsecondary programming available, and it may or may not be funded by Pell Grants. If you have questions about programming available at a specific correctional facility, please consult the National Directory of Higher Education in Prison Programs here <https://www.higheredinprison.org/national-directory>. If you cannot access this website, you can write to the Alliance for Higher Education in Prison at 1801 N. Broadway, Suite 417, Denver, CO 80202 for a list of higher education in prison programs in your state.

#5 What is the lifetime eligibility? How many semesters of Pell eligibility do I have remaining? Lifetime eligibility used (LEU) is the limitation on the number of semesters you can receive a Pell Grant during your lifetime. The current limit is the equivalent of six years or twelve full-time semesters. Full-time is generally twelve credit hours or above. If there are semesters where you enroll in less than full-time, your lifetime eligibility will be reduced accordingly. For example, if you enroll in only three credit hours for the fall and spring semesters, you will have used 25 percent of your annual Pell limit. Technically, if you enroll in only three credit hours per semester for the entirety of your program, you could have 48 semesters of eligibility. Taking one class per semester does not mean you have

used up the entirety of that semester of eligibility; you will be able to access the remaining percentage of eligibility in the future.³ The best way to find out how much eligibility you have remaining is to contact the school in which you are currently enrolled since your Pell is disbursed through that particular institution.

EXAMPLES OF PELL GRANT LIFETIME ELIGIBILITY USED

		Student A	Student B	Student C
Award Year 1	Pell Grant Scheduled Award	\$1,325	\$3,525	\$5,775
	Pell Grant Amount Received	\$1,325	\$2,643.75	\$2,887.50
	Percent Used	100%	75%	50%
Award Year 2	Pell Grant Scheduled Award	\$1,365	\$3,565	\$5,815
	Pell Grant Amount Received	\$1,365	\$3,565	\$4,361.25
	Percent Used	100%	100%	75%
Award Year 3	Pell Grant Scheduled Award	\$1,470	\$3,670	\$5,920
	Pell Grant Amount Received	\$1,102.50	\$5,505	\$4,440
	Percent Used	75%	150%	75%
Award Year 4	Pell Grant Scheduled Award	\$1,645	\$3,845	\$6,095
	Pell Grant Amount Received	\$2,056.25	\$1,922.50	\$9,142.50
	Percent Used	125%	50%	150%
	<i>Note: From 2009-10 through 2010-11, it was possible for a student to receive up to two scheduled awards in a year, so some students will have a "percent used" of up to 200% for one or more of those years.</i>	400%	375%	350%

If your LEU equals or exceeds 600%, you may no longer receive Pell Grant funding. Similarly, if your LEU is greater than 500% but less than 600%, while you will be eligible for a Pell Grant for the next award year, you will not be able to receive a full scheduled award.

This table is from the Federal Student Aid website (<https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>) and offers four examples of students' lifetime eligibility used (LEU). "Pell Grant Scheduled Award" indicates the amount a full-time student at a particular school would receive. "Pell Grant Amount Received" indicates the amount that students actually receive. In award year 1, Student B attended three-quarter (9, 10, or 11 credits if 12 credits is full-time) rather than full-time and so received 75% (\$2643.75) of the amount a full-time student would receive (\$3,525). Percentages over 100% indicate a student taking summer classes.

#6

How many and what kind of degrees can I complete using a Pell Grant? Does Pell funding cover vocational training and/or professional or graduate school?

Pell Grants can be used to complete undergraduate education. This means that you can use a Pell Grant to fund postsecondary education up to a bachelor's degree, including some certificates, associate degrees, and professional degrees. The Pell Grant cannot be used to fund graduate education. Pell Grants can be used for approved vocational training programs, possibly completing multiple certifications depending on the number of full-time terms it takes to complete. You can only complete one bachelor's degree using a Pell Grant.

#7

Why does the program charge me to take credit hours outside of the three-, six-, nine-, and twelve-hour ranges? If I am taking eleven credit hours, for example, why do I have to pay for the two "extra" credit hours?

Currently, Pell awards are awarded in increments: full-time (12 hours), three quarter-time (9-11 hours), half-time (6-8 hours), or less than half-time (3-5 hours). Colleges, however, often charge a per-credit rate for tuition. A student enrolled in eight credit hours receives the same amount of Pell as a student enrolled in six hours but can owe hundreds more in tuition. Under the FAFSA Simplification Act amendments of 2020, financial aid awards for students who are enrolled less than full time will be calculated based on the exact number of credit hours for which they are enrolled rather than a set amount for a particular range of credits. For example, a student taking 11 credits could receive 92 percent of the maximum Pell Grant award while a student taking 10 credits could receive 83 percent of the maximum.⁴ Depending on the cost of attendance at a particular school, this change may or may not eliminate the discrepancy between a student's Pell award and the cost of tuition, fees, books, and supplies.

#8

How do my grades impact my Pell eligibility? Do I have to repay my Pell award if I don't do well in school?

To maintain your Pell eligibility, you need to make satisfactory academic progress (SAP) as determined by the school in which you are enrolled. Each school has different policies regarding the minimum grade-point average (GPA) to maintain eligibility, how an incomplete class or withdrawal will affect your SAP, and how quickly you need to be moving toward graduation.⁵ Ask your school about their appeals process if you lose eligibility because you have not made satisfactory academic progress.⁶ If you fail a class, you may be required to retake the class without accessing student aid. If you withdraw from a term, your school will have to perform a Return to Title IV (R2T4) calculation to determine the amount of funds the school must return to the Department of Education.⁷ Your school will likely require you to pay that amount before you can regain eligibility and re-enroll.

#9

How does the legislation Congress passed in December 2020 affect incarcerated students' access to Pell Grants?

See the companion to this brief: *What Does the FAFSA Simplification Act Address for Incarcerated Applicants?*

#10

If I have questions for the Department of Education, who do I contact?

If you have questions about the federal student aid application process, visit fafsa.ed.gov or call 1-800-433-3243 (1-800-4 FED AID). If you have a question about loans in default, visit <https://myeddebt.ed.gov/borrower>, call 800-621-3115 or 877-825-9923, or send mail to: U.S. Department of Education, Default Resolution Group, P.O. Box 5609, Greenville, TX 75403-5609. To contact an expert about the FAFSA Simplification Act, visit fsapartners.ed.gov/help-center/, click the "Contact Customer Support" link, fill out the form and select "FSA Ask-a-Fed/Policy" option from the dropdown menu under "Topic."

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Endnotes

¹ Collins, B. & Dortch, C. (2022, January 19). The FAFSA Simplification Act. *Congressional Research Service*.

<https://crsreports.congress.gov/product/pdf/R/R46909#:~:text=The%20FSA%20amends%20the%20indicator's,a%20federal%20income%20tax%20return>

² For additional information about the research, see: Castro, E. L., Royer, C., Aguilar Padilla, E., & Gaskill, S. (2022, October 1). *Exploring the experiences of Second Chance Pell Stakeholders, Appendix A*. Salt Lake City, UT: Research Collaborative on Higher Education in Prison. Questions regarding the research should be directed to: Erin L. Castro, PhD; erin.castro@utah.edu; 801-385-1378; 1721 Campus Center Drive, Salt Lake City, UT 84112.

³ *Staying Eligible*. (n.d.). Federal Student Aid. Retrieved September 15, 2022, from <https://studentaid.gov/understand-aid/eligibility/staying-eligible>

⁴ Collins & Dortch, p. 16.

⁵ *Staying Eligible*.

⁶ *Regaining Eligibility*. (n.d.). Federal Student Aid. Retrieved September 15, 2022, from <https://studentaid.gov/understand-aid/eligibility/regain>.

⁷ *Return of Title IV Funds*. (n.d.). Federal Student Aid. Retrieved September 15, 2022, from <https://fsapartners.ed.gov/financial-aid-delivery/return-of-title-iv-funds>.